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PATENT

9-16-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Johan Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSION OF
PERSONAL CONTRACT

Confirmation No.: 5776

Examiner: Christopher L. Gilligan

Group Art Unit: 3626

Attorney Docket No.: 9927-5117US

CERTIFICATE OF MAILING

I hereby certify that this correspondence along with any attachments referred to or identified as being attached or enclosed is being deposited with the United States Postal Service as First Class Mail on the date of deposit shown below with sufficient postage and in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In compliance with the duty to disclose information material to patentability pursuant to 37 C.F.R. § 1.56, it is respectfully requested that this Supplemental Information Disclosure Statement be entered and the documents listed on attached Form PTO-1449 or PTO/SB/08 be considered by the Examiner and made of record. Copies of the listed documents are enclosed pursuant to 37 C.F.R. § 1.98(a).



Serial No. «Patent Application No»

In accordance with 37 C.F.R. § 1.97(g) and (h), filing of this Supplemental Information Disclosure Statement is not to be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b). Further, no representation is made by Applicants herein that no other possible material information as defined in 37 C.F.R. § 1.56(b) exists.

Other Documents

C. VALENTI "The Future is Female" ABCNEWS.com,

http://abcnews.go.com/sections/TheStreet/hottopics_000608.html, copyright 2000.

M. FONES "Don't Go 'Bare' Insurance Coverage Helps you Handle life's Sharp Curves" ,
Roadking.com, <http://www.roadking.com/inside/story388.php>.

S. F. SCHRAM "After Welfare: The Culture of Postindustrial Social Policy"
http://www.nyupress.org/product_info.php?products_id=2152 (3/1/2000).

S, EASTMAN "Improving Outcomes for Divorced Women" (abstract),
<http://ideas.repec.org/a/cpp/issued/v18y1992i3p318-326.html> (1992)

B. LEVIKSON, Dept. of Statistics University of Haifa, <http://stat.haifa.ac.il/~bennyl/> (2002).
"The Seventh Wife: A Novel", a review by amazon.co.jp (1994).

G. FAGG "When Worlds Converge: Sorting out the complexities of credit insurance"
Contingenices, pp. 24-28 (January / February 2003).

zameer@ureach.com "Divorce Insurance", www.shoptheinternet.com,
http://classifieds.shoptheinter.net/ads/ads_sel.idc?posting=14660 (May 29, 2003).

Serial No. «Patent Application No»

This Supplemental Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits; therefore, no fee is due.

Respectfully submitted,

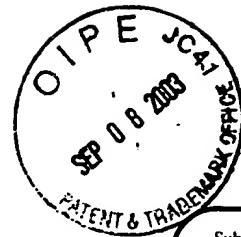


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Date: August 29, 2003
ACT/me

Enclosures: Form PTO-1449 or PTO/SB/08
Cited Documents

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Substitute for form 1449A/PTO			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		<i>Complete if Known</i>	
(use as many sheets as necessary)		Application Number	09/981,213
		Filing Date	October 17, 2001
		First Named Inventor	Johan Renes
		Group Art Unit	3626
		Examiner Name	Christopher L. Gilligan
Sheet	1	of	1
		Attorney Docket Number	9927-5117US

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		C. VALENTI "The Future is Female" ABCNEWS.com, http://abcnews.go.com/sections/TheStreet/hottopics_000608.html , copyright 2000.
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		S. F. SCHRAM "After Welfare: The Culture of Postindustrial Social Policy" http://www.nyupress.org/product_info.php?products_id=2152 (3/1/2000).
		S. EASTMAN "Improving Outcomes for Divorced Women" (abstract), http://ideas.repec.org/a/cpp/issued/v1y1992i3p318-326.html (1992)
		B. LEVIKSON, Dept. of Statistics University of Haifa, http://stat.haifa.ac.il/~benny/ (2002).
		"The Seventh Wife: A Novel", a review by amazon.co.jp (1994).
		G. FAGG "When Worlds Converge: Sorting out the complexities of credit insurance" Contingencies, pp. 24-28 (January / February 2003).
		zameer@ureach.com "Divorce Insurance", www.shoptheinternet.com , http://classifieds.shoptheinter.net/ads/ads_sel.idc?posting=14660 (May 29, 2003).

Examiner Signature		Date Considered
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¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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